

December 1, 2006
PUBLIC NOTICE # 2006-48

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

California Department of Insurance
Public Notice Filing
December 1, 2006

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
06-8609	0012	AIU INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	1.1
06-7946	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	FIRE	NEW PROGRAM	PROPERTY CORE PRODUCT	0
06-8602	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	-11.5
06-8664	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	PERSONAL	INLAND MARINE	NEW PROGRAM	TRAVEL PROTECTION	0
06-8610	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	1.1
06-8603	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RATE	NONE	-11.5
06-8604	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	MULTI-PERIL	RATE	NONE	-11.5
06-8674	3548	ATHENA ASSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
06-8607	3416	AXIS REINSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	BUILDER'S RISK	
06-8579	1330	BALBOA INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	WATERCRAFT	0
06-8580	1330	BALBOA INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0
06-8599	1330	BALBOA INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	PERSONAL VALUABLES	0
06-8679	1330	BALBOA INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	NEW PROGRAM	HOMEOWNERS	0
06-8584	0000	BANCINSURE, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
06-8611	0012	BIRMINGHAM FIRE INSURANCE COMPANY OF PENNSYLVANIA	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	1.1
06-8582	0098	CAROLINA CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EMPLOYMENT PRACTICES LIAB-SMALL	
06-8650	0212	CIVIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	SERVICE & REPAIR/MANUFACTURING/RE	-10.99
06-8659	0212	CIVIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL UMBRELLA/EXCESS	

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06-8612	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	1.1
06-8651	0212	EXACT PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	SERVICE & REPAIR/MANUFACTURING/RE	-10.99
06-8652	0212	FARMERS INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	SERVICE & REPAIR/MANUFACTURING/RE	-10.99
06-8578	0670	FIDELITY NATIONAL INSURANCE COMPANY	COMMERCIAL	SURETY	NEW PROGRAM	NOTARY BOND	0
06-8605	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	-11.5
06-8592	0163	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	INDEPENDENT HOMEOWNERS	-0.2
06-8613	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	1.1
06-8566	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
06-8633	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
06-8559	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SEVERAL PROGRAMS	
06-8560	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	FARM PACKAGE	
06-8639	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
06-8561	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	FARM PACKAGE	
06-8562	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SEVERAL PROGRAMS	
06-8643	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
06-8563	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	FARM PACKAGE	
06-8565	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SEVERAL PROGRAMS	
06-8626	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	RATE	CROP HAIL	5.6

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06-8646	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
06-8564	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	FARM PACKAGE	
06-8567	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	FORMS	SEVERAL PROGRAMS	
06-8648	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
06-8585	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
06-8586	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
06-8587	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
06-8588	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
06-8518	0012	HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EQUIPMENT BREAKDOWN	0
06-8589	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
06-8614	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	1.1
06-8668	0922	INSURANCE COMPANY OF THE WEST	COMMERCIAL	EARTHQUAKE	FORMS	IN CONDITIONS (DIC)	
06-8615	0012	LANDMARK INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	1.1
06-8653	0212	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	SERVICE & REPAIR/MANUFACTURING/RE	-10.99
06-8583	0802	MONTEREY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	GOLF COURSE	
06-8576	0140	NATIONAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB-DENTAL	
06-8606	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	MULTI-PERIL	RATE	NONE	-11.5
06-8616	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	1.1

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06-8654	0212	NEIGHBORHOOD SPIRIT PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	SERVICE & REPAIR/MANUFACTURING/RE	-10.99
06-8617	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	1.1
06-8680	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-8574	3548	NORTHLAND INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	SPORTSMEN'S	
06-8575	3548	NORTHLAND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SPORTSMEN'S	
06-8629	3548	NORTHLAND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SPORTSMEN'S	
06-8632	3548	NORTHLAND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - SPORTSMEN'S	
06-8665	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	HR3210-BUSINESSOWNERS	
06-8254	0031	REDWOOD FIRE AND CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	1-2 DUMP TRUCK/TRACTOR	0
06-8593	0163	SAFECO INSURANCE COMPANY OF AMERICA	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	INDEPENDENT HOMEOWNERS	-0.2
06-8594	0163	SAFECO INSURANCE COMPANY OF ILLINOIS	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	INDEPENDENT HOMEOWNERS	-0.2
06-8601	1129	SIRIUS AMERICA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	NONE	-1.4
06-8675	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
06-8676	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
06-8677	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
06-8681	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	AFFINITY BASIC	0
06-8656	0748	STAR INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	OILPATCH	
06-8658	0748	STAR INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0

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06-8673	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	RCA HOSPITALITY	
06-8678	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RATE	UNION LIABILITY	0
06-8577	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	ASSISTED LIVING AND SOCIAL	-8.5
06-8683	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RATE	HOA/CONDO	5
06-8670	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARMERS & RANCHERS	0
06-8671	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARMERS & RANCHERS	0
06-8655	0212	TRUCK INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	SERVICE & REPAIR/MANUFACTURING/RE	-10.99
06-8660	0212	TRUCK INSURANCE EXCHANGE	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL UMBRELLA/EXCESS	
06-8591	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
06-8600	0984	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	SURETY	NEW PROGRAM	LICENSE AND PERMIT BONDS	0
06-8663	0781	ULICO CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	UNION LIABILITY	-1.28
06-8682	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-8568	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
06-8634	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
06-8627	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE	
87	TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS						

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Public Notice Filing Errata Report

December 1, 2006

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	06-7825	11/10/2006	OMNI Insurance Company	Personal Auto Liability and Physical Damage	Rate	ARF06	0.00%
Correct	06-7825	11/10/2006	OMNI Insurance Company	Personal Auto Liability and Physical Damage	Rate	ARF06-Non-Standard	9.73%
Incorrect	06-7292	11/10/2006	Pacific Property and Casualty Company	Commercial Other Liability	Forms	Umbrella/XS	
Correct	06-7292	11/10/2006	Pacific Property and Casualty Company	Commercial Multi-Peril	Forms	HR3210-BOP	
Incorrect	06-7641	10/27/2006	Seneca Insurance Company, Inc.	Commercial Burglary and Theft	Rule Change	Commercial Crime	0.00%
Correct	06-7641	10/27/2006	Seneca Insurance Company, Inc.	Commercial Burglary and Theft	Rate	Commercial Crime	-25.00%
Incorrect	06-8313	11/17/2006	Valley Insurance Company	Commercial Fire	Forms		
Correct	06-8313	11/17/2006	Valley Insurance Company	Commercial Fire	Rule Change		

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